

# Exhibit D

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**VAN HORN METZ**

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**ANALYSIS OF MISAPPROPRIATIONS BY FORMER CONTROLLER**

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Preliminary Forensic Investigation Report  
by  
Stephen J. Scherf, CPA/CFF, CFE  
January 21, 2021

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*www.asterion-consulting.com*



1617 JFK Boulevard  
Suite 1040  
Philadelphia, PA 19103

t 215 893 9901  
f 215 893 9903

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**ANALYSIS OF MISAPPROPRIATIONS BY FORMER CONTROLLER**

White and Williams LLP (“Counsel”) have engaged me on behalf of its client Van Horn, Metz & Co., Inc. (“Van Horn, Metz” or “Company”) to perform certain forensic accounting analyses. This is a preliminary report of findings to date. The forensic accounting analysis and investigation is ongoing, which may lead to additional documented instances of misappropriation of corporate assets and funds by the former Controller.

This report sets out the results of our analysis structured as follows:

1. Background
  2. Basis for Analysis
  3. Analysis
  4. Conclusions
- Appendix  
Exhibit

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## 1. BACKGROUND

Van Horn, Metz was incorporated in 1950 as a result of a partnership between Harold Van Horn and Donald Metz, both of whom had worked closely in Government paint formulation during War World II. This provided the foundations upon which Van Horn, Metz has grown to become one of the leading distributors in North America.

The company's growth is reflected today in a strong customer base served by a team of technical experts, strategically located across the central and eastern US – from Nebraska to North Carolina, and Michigan to Mississippi. With an ever-growing sales force spanning many states, customers are guaranteed regional focus and attention. The logistics and warehouse capabilities include 12 warehouses and six sales offices that allow Van Horn, Metz to effectively source globally.

Anthony Crisafulli, the Controller of Van Horn, Metz recently became ill and passed away. Subsequent to his illness, certain accounting improprieties, including unauthorized transfers and other unauthorized transactions, were discovered. As previously noted, this is a preliminary report of findings to date. The analysis and investigation is ongoing, which may lead to additional documented instances of misappropriation of corporate assets and funds by the former Controller.

## 2. BASIS FOR ANALYSIS

The analysis and opinions in this report are based upon my education, my experience in performing similar financial forensic analyses, the information and documentation produced in the matter, and accepted forensic accounting methodologies and approaches. I am a Principal and founding member of Asterion, a consulting firm that provides financial and economic consulting services along four integrated service lines: Forensics, Valuation, Intellectual Property and Performance Improvement. I have been qualified and have presented testimony on numerous occasions, including the presentation of financial forensic analyses in courts throughout the United States. I am a Certified Public Accountant, Certified in Financial Forensics and a Certified Fraud Examiner. I have a Master of Science with a concentration in Finance and an Advanced Professional

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Certificate in Taxation. Attached, as **Appendix A**, is my current *curriculum vitae* and information concerning my testimony history, publications and speaking engagements.

My analysis was based primarily on our forensic analysis of company records corroborated with third party sources. In addition, I performed certain internet research in preparing my opinion. The documents and information utilized are the types of documents and information experts in our field typically rely upon in performing such an analysis. I, and others under my direct supervision, have performed the analysis contained in this report with the information available to date. Accordingly, I reserve the right to amend this analysis and report should additional or updated information become available. When I testify at trial, I may illustrate my testimony with demonstrative aids such as graphs, charts and/or slides.

Our firm is being compensated on a non-contingent basis. My current hourly rate is \$495 per hour.

This report has been prepared in connection with attempts to recover the funds misappropriated and should not be used for any other purpose without our express written consent.

### **3. ANALYSIS**

This section addresses: (1) Misappropriation via excess compensation (2) Misappropriation via improper ACH transfers identified to date and (3) Misappropriation via improper use of Company credit card.

#### **3.1. MISAPPROPRIATION VIA EXCESS COMPENSATION**

As the Controller, Anthony Crisafulli was entitled to compensation in the form of a base salary and a discretionary bonus, which was awarded by the Company. I obtained the specific, approved bonuses from the President, Barry Fisher. Starting in April 2017, Anthony Crisafulli was paid a \$700 per month auto allowance.

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A review of payroll records indicate that Anthony Crisafulli misappropriated funds in the form of unauthorized commissions, unauthorized base salary increases and unauthorized bonus payments. Every commission payment was unauthorized since given his position in the organization; he was not entitled to receive commissions. **Table 1** summarizes payments Anthony Crisafulli received as wages from 2012 through his death in 2020. The amounts are compared to his proper compensation to quantify the misappropriation.

**Table 1 – Misappropriated Compensation**

Year	Regular	Commission	Bonus	Total Paid	Proper Regular and Bonus Compensation
2012	\$68,274	\$116,000	\$14,500	\$198,774	\$82,774
2013	69,951	110,500	19,500	199,951	89,451
2014	68,654	105,000	29,391	203,045	98,045
2015	84,116	109,046	15,638	208,800	90,962
2016	112,310	82,000	40,921	235,231	120,192
2017	126,211	80,348	43,500	250,059	131,423
2018	125,000	83,000	35,500	243,500	146,712
2019	157,290	72,173	40,168	269,631	168,423
2020YTD	126,923	60,231	62,350	249,504	110,577
Totals				2,058,495	\$1,038,559

As can be seen in **Table 1**, Anthony Crisafulli was paid \$2,058,495, when his proper compensation was \$1,038,559. As a result, Anthony Crisafulli's misappropriated compensation is \$1,019,936.

### **3.2. MISAPPROPRIATION VIA IMPROPER ACH TRANSFERS**

Anthony Crisafulli made unauthorized ACH transfers from Van Horn, Metz's PNC Bank account, ending in 2233, to Chase Credit Crd Comp ID: 5760039224 Customer Name: Crisafulli Antonino J. Each payment was unauthorized and not for a valid business purpose. Employees who are required to incur expenses on behalf of the Company are provided with a Company credit card. Anthony Crisafulli was provided with a Bank of America card for that specific purpose. He

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utilized that card for authorized<sup>1</sup> expenditures including office supplies, groceries for the office, etc. There are no receipts or other supporting documentation for these Chase Credit Card ACH transfers/expenditures and both Company and IRS guidelines require that supporting documents be maintained in the ordinary course of business. The payments thus represent a misappropriation of assets used to pay his personal Chase credit card. **Table 3** summarizes the unauthorized transfers, totaling \$3,333,618, by year starting in 2013.<sup>2</sup>

**Table 3 – Improper ACH Transfers<sup>3</sup>**

Year	Amount
2013	\$247,418
2014	386,625
2015	318,590
2016	439,500
2017	680,044
2018	470,041
2019	480,500
2020	310,900
Total	\$3,333,618

### 3.3. MISAPPROPRIATION VIA IMPROPER USE OF COMPANY CREDIT CARD

Anthony Crisafulli was provided with a Bank of America credit card to use for company purposes. Using his position as Controller, Anthony Crisafulli improperly incurred certain expenses and in violation of Company Policy did not keep receipts of such expenditures among the corporate records. While we have identified certain improper transactions, we have not quantified those losses at this time since our investigation is continuing.

<sup>1</sup> Anthony Crisafulli also utilized the Bank of America Company card for unauthorized purposes, see **Section 3.3**.

<sup>2</sup> Details of the ACH transfers are shown in **Exhibit 1**.

<sup>3</sup> The Company identified these transfers shortly after Anthony Crisafulli's death and was able to reverse the August, September and October 2020 transactions totaling \$145,000. As a result, these ACH transfers have been excluded from the forensic accounting analysis.



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#### 4. CONCLUSION

Based on the foregoing analysis, it is my opinion within a reasonable degree of professional certainty that misappropriations quantified to date are \$4,353,554, which are summarized in **Table 4** below. **Table 4** does not include amounts for the improper use of the Company credit card as that investigation is continuing.

**Table 4 – Summary of Misappropriations Quantified to Date<sup>4</sup>**

Description	Amount
Excess Compensation	\$1,019,936
Improper ACH Transactions	3,333,618
Total	\$4,353,554



Stephen J. Scherf, CPA/CFF, CFE

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<sup>4</sup> The analysis and investigation is ongoing, which may lead to additional documented instances of misappropriation of corporate assets and funds by the former Controller.

## **Appendix A**

*www.asterion-consulting.com*



#### PHILADELPHIA

1617 JFK Boulevard t 215 893 9901  
Suite 1040 f 215 893 9903  
Philadelphia, PA 19103

#### NEW YORK

575 Lexington Avenue t 646 495 9340  
4th Floor  
New York, NY 10022

## **Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CGMA, CICA, CIRA, CTP, CVA Principal**

[sscherf@asterion-consulting.com](mailto:sscherf@asterion-consulting.com)

### **Biography**

Mr. Scherf has provided a wide array of accounting and consulting services to clients with an emphasis on business valuations, fraud investigations, bankruptcy, and litigation matters. Mr. Scherf has testified on numerous occasions in arbitrations, depositions and Federal Court. Mr. Scherf has taught for the American Institute of Certified Public Accountants, The National Association of Certified Valuators & Analysts and other professional organizations.

Mr. Scherf's employment experience includes "Big Four," regional and a "boutique" accounting firm. In the private sector, Mr. Scherf held officer positions at a \$2.5 billion financial institution, a major real estate developer and an investment firm.

### **Professional Memberships**

- FINRA Public Arbitrator
- American Institute of Certified Public Accountants
- Pennsylvania Institute of Certified Public Accountants
- Turnaround Management Association
- National Association of Certified Valuators & Analysts
- Association of Certified Fraud Examiners
- Association of Insolvency and Restructuring Advisors
- Institute for Internal Controls

### **Education**

Mr. Scherf has a B.B.A. in Accounting from Temple University (1980) and a Master of Science in Finance (1986) and an Advanced Professional Certificate in Taxation (1987) from Drexel University. His education has been supplemented by various continuing education courses offered by a variety of professional organizations. He has spoken before professional and educational groups on various aspects of business valuation, litigation consulting, fraud investigations and economic damages.



## **Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**

### **Rule 26 Disclosure – Testimony**

<u><i>Date</i></u>	<u><i>Jurisdiction</i></u>	<u><i>Type</i></u>	<u><i>Matter</i></u>
2020	Court of Common Pleas Dauphin County, PA	Trial	In Re: Estate of Ann P. Vonneuman, Deceased
2020	Superior Court State of Delaware	Deposition	Bobcat North America, Inc. v. Inland Waste Services, et al.
2020	United States District Court Eastern District of Pennsylvania	Deposition	Kenneth Segal et al. v. Strausser Enterprises, Inc. et al.
2020	Court of Chancery State of Delaware	Deposition	BrandRep LLC et al. v. Chad Ruskey, et al.
2019	United States District Court Eastern District of Pennsylvania	Trial	United States of America. v. Anmol Singh Kamra
2019	Private Arbitration Philadelphia, PA	Arbitration	Greate Golf Properties, LLC v., Plantation Bay Resorts, LLC et al.
2019	Court of Common Pleas Philadelphia, PA	Trial	Fernando Cozza v. Nickolas W. Jekogian, III et al.
2019	Court of Common Pleas Montgomery County, PA	Arbitration	Galan v. Wilson
2019	Superior Court of New Jersey Monmouth County, New Jersey	Deposition	Craig Conlon v. Enterprise Mobility Solutions, LLC, et al



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**Rule 26 Disclosure – Testimony**

<u><i>Date</i></u>	<u><i>Jurisdiction</i></u>	<u><i>Type</i></u>	<u><i>Matter</i></u>
2019	Superior Court of New Jersey Camden County, New Jersey	Deposition	Integrated Laminate Systems, Inc. v. Fessenden Hall, Inc. et al
2019	Court of Common Pleas Montgomery County, PA	Arbitration	In Re: Particle Size Technology, Inc.
2019	Court of Common Pleas Philadelphia, PA	Trial	In Re: The Estate of Regina Haber
2019	Superior Court of Arizona County of Maricopa	Deposition	FPT v. Brookfield Equinox, LLC et al.
2019	Superior Court of New Jersey Sussex County, New Jersey	Deposition	Lakeland Bancorp, Inc. v. Grant Thornton LLP, et al
2019	United States District Court Eastern District of Pennsylvania	Deposition	Universal Atlantic Systems, Inc. v. Honeywell International, Inc.
2018	Court of Common Pleas Bucks County, PA	Trial	Ilona Soyfertis v. Vlada Rubarkh et al.
2018	Court of Common Pleas Hamilton County, OH	Deposition	3B Enterprises, LLC v. National Processing Company et al. et al.
2018	Court of Common Pleas Philadelphia, PA	Trial	In Re: The Estate of Suzanne Gross.



## **Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**

### **Rule 26 Disclosure – Testimony**

<u><i>Date</i></u>	<u><i>Jurisdiction</i></u>	<u><i>Type</i></u>	<u><i>Matter</i></u>
2018	Court of Common Pleas Delaware County, PA	Trial	Diversified Holdings Corporation LLC v. The County of Delaware et al.
2018	Court of Common Pleas Philadelphia, PA	Trial	Craig Steltz v. Vincera Core Physicians et al.
2018	Superior Court of New Jersey Ocean County, NJ	Hearing	Estate of Lee Harris
2018	United States Bankruptcy Court Eastern District of Pennsylvania	Deposition	In Re: Image Masters. Lynn Feldman, Trustee v. ABN AMRO Mortgage Group, Inc. et al.
2018	Court of Common Pleas Montgomery County, PA	Trial	Joseph Evans v. Susan Evans
2018	Court of Common Pleas Berks County, PA	Trial	Kenneth and Christine Brice v. Kim Bauer
2018	Superior Court of New Jersey Gloucester County, NJ	Trial	Tony Luke, Inc. v. TR Worldwide Phillyfood, LLC
2017	American Arbitration Association Clarks Summit, PA	Arbitration	Paul Murray v. Valor Federal Credit Union
2017	Court of Common Pleas Luzerne County, PA	Trial	William Seltzer. v. Butler Enterprises, Inc. et al.



## **Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**

### **Rule 26 Disclosure – Testimony**

<u><i>Date</i></u>	<u><i>Jurisdiction</i></u>	<u><i>Type</i></u>	<u><i>Matter</i></u>
2017	Court of Chancery State of Delaware	Trial	Triple H Family Limited Partnership v. Jerry Neal
2017	United States Bankruptcy Court Eastern District of Pennsylvania	Deposition	In Re: Image Masters. Lynn Feldman, Trustee v. ABN AMRO Mortgage Group, Inc. et al.
2017	Court of Chancery State of Delaware	Deposition	Triple H Family Limited Partnership v. Jerry Neal
2017	JAMS Arbitration Philadelphia, PA	Arbitration	Gary Barbera et al. Thomas Hessert et al.
2017	United States Bankruptcy Court District of New Jersey (Camden)	Trial	Customers Bank v. Roman Osadchuk.
2017	Superior Court of New Jersey Mercer County	Deposition	Mitchell L. Sussman v. Gold Gerstein Group, LLC et al.
2017	Court of Common Pleas Philadelphia, PA	Trial	Neil Chesen et al. v. Sonya Bright
2017	Superior Court of New Jersey Cape May County, NJ	Deposition	Michael McDonald et al. v. City of Wildwood
2017	United States District Court Eastern District of Pennsylvania	Trial	Dalmatia Import Group, Inc. et al. v. FoodMatch, Inc. et al.



## **Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**

### **Rule 26 Disclosure – Testimony**

<u><i>Date</i></u>	<u><i>Jurisdiction</i></u>	<u><i>Type</i></u>	<u><i>Matter</i></u>
2017	United States District Court Eastern District of Pennsylvania	Deposition	New Spring Mezzanine Capital II, LP v. Baxter McClindon Hayes et al.
2017	Court of Common Pleas Bucks County, PA	Trial	Dawn Meadows v. Kevin Meadows
2016	United States District Court Eastern District of Pennsylvania	Deposition	Dalmatia Import Group, Inc. et al. v. FoodMatch, Inc. et al.
2016	Court of Common Pleas Northampton County, PA	Trial	Thomas B. Walden, M.D. v. Northampton Hospital Corporation d/b/a Easton Hospital et al.
2016	Superior Court of New Jersey Burlington County	Deposition	Assigned Credit Solutions, Inc. v. AmeriGas Propane, L.P.
2016	United States District Court District of Delaware	Trial	Air Products and Chemicals, Inc. v. Eric P. Wiesemann et al.
2016	Superior Court of New Jersey Camden County	Deposition	Customers Bank v. Capital Financial Management Corp. et al.





**Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**  
**Rule 26 Disclosure – Publications**

<u><i>Date</i></u>	<u><i>Publication</i></u>	<u><i>Title</i></u>
2016	Law360	<i>Using a Commercial Success Declaration in an IPR</i>
2011	National Litigation Consultant's Review	<i>Fair Value Accounting's Impact on Damages</i>
2010	National Litigation Consultant's Review	<i>Business Valuation in the "But For" World</i>



**Stephen J. Scherf, CPA/ABV/CFF, CDBV, CFE, CICA, CIRA, CTP, CVA**  
**Rule 26 Disclosure – Speaking Engagements**

<u><i>Date</i></u>	<u><i>Description</i></u>	<u><i>Location</i></u>
2016	Pennsylvania Bar Institute Advanced Piercing the Corporate Veil	Philadelphia, PA
2015	Pennsylvania Bar Institute Tales from the Shareholder Wars	Philadelphia, PA Mechanicsburg, PA
2015	Pennsylvania Bar Institute Minority Shareholder Freeze out Litigation	Philadelphia, PA
2015	Pennsylvania Bar Institute Commercial Litigation Institute – Damages and Remedies	Philadelphia, PA
2015	National Business Institute Handling the Sale of a Business	Philadelphia, PA
2014	National Association of Certified Valuation Analysts Solvency and Insolvency Testing	Webinar
2014	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	New Orleans, LA
2014	Pennsylvania Institute of Certified Public Accountants AICPA Testing for Goodwill Impairment Guide	Philadelphia, PA
2014	Montgomery County Bar Association Intersection of Forensic Accounting and Bankruptcy	Norristown, PA



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<u><i>Date</i></u>	<u><i>Description</i></u>	<u><i>Location</i></u>
2013	Rutgers School of Law Business Divorce	Camden, NJ
2013	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	Chicago, IL
2013	Pennsylvania Bar Institute Advanced Piercing the Corporate Veil	Philadelphia, PA
2013	Accounting for Lawyers Schnader Harrison Segal & Lewis LLP	Philadelphia, PA
2013	Pennsylvania Bar Institute Business Divorce	Mechanicsburg, PA
2012	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	Philadelphia, PA
2011	Pennsylvania Institute of Certified Public Accountants Ethics and Other Issues – An Update	Valley Forge, PA
2011	Pennsylvania Institute of Certified Public Accountants Impairment Testing for Financial Reporting	Harrisburg, PA
2011	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	Orlando, FL



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**Rule 26 Disclosure – Speaking Engagements**

<u><i>Date</i></u>	<u><i>Description</i></u>	<u><i>Location</i></u>
2011	National Business Institute Accounting 101 for Attorneys	Allentown, PA
2010	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	Chicago, IL
2010	Pennsylvania Institute of Certified Public Accountants Fair Value Measurements	Harrisburg, PA
2010	American Society of Appraisers - Southern New Jersey Chapter Lost Profits and Business Destruction Damage Claims	Cherry Hill, NJ
2010	Office of Auditor Accounts – State of DE The Expert’s Role and Testimony	Dover, DE
2009	National Association of Certified Valuation Analysts Advanced Valuation Applications and Models	Jersey City, NJ
2009	Pennsylvania Institute of Certified Public Accountants Financial Institutions Conference Valuation and SFAS 141R	Hershey, PA
2009	Montgomery County Bar Association and the Greater Philadelphia Chapter of the PICPA – Strategies for Clients in the Current Economic Crisis	Norristown, PA Philadelphia, PA

**Exhibit 1**

**Van Horn Metz**  
**Unauthorized ACH Transfers**  
**Exhibit1**

Date of Transfer	EPAY Company Name	Company ID	Posting A/C	Customer Name	Amount	Subtotal by Year
1/28/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,701	
2/25/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$23,989	
3/22/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,097	
4/22/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,664	
7/9/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,048	
8/12/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,496	
9/11/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,004	
10/15/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,241	
11/7/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,606	
12/10/2013	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,572	\$247,418
1/6/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,053	
2/3/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,582	
3/3/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,835	
3/25/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,523	
4/4/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,700	
5/2/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,500	
5/23/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$23,522	
6/10/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,101	
6/24/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$24,072	
7/7/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,463	
8/4/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$33,275	
9/23/2004	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
11/6/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
12/16/2014	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	\$386,625
1/7/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
2/6/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
3/2/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
4/16/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
6/3/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
7/14/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
9/3/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
10/13/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$15,190	
11/10/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$27,000	
12/4/2015	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$31,400	\$318,590
1/6/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
2/8/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
3/1/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
4/7/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	
5/2/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,500	
6/1/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$36,500	
7/1/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,000	
8/2/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$37,500	
9/2/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$39,000	
10/4/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$36,000	
11/14/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,500	
12/7/2016	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,500	\$439,500
1/9/2017	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,500	
2/3/2017	CHASE	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$36,600	
3/10/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$39,500	
4/10/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$39,000	
5/10/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$41,740	
6/2/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$41,700	
6/23/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,872	
7/3/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$41,000	
7/24/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,000	
8/3/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$42,000	
8/15/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$27,902	
9/1/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$41,980	
9/15/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$36,000	
10/2/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$44,000	
10/11/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,000	

**Van Horn Metz**  
**Unauthorized ACH Transfers**  
**Exhibit1**

<b>Date of Transfer</b>	<b>EPAY Company Name</b>	<b>Company ID</b>	<b>Posting A/C</b>	<b>Customer Name</b>	<b>Amount</b>	<b>Subtotal by Year</b>
11/1/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$49,500	
12/4/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$25,000	
12/4/2017	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$49,750	\$680,044
1/12/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$42,898	
2/16/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$35,913	
3/12/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$30,700	
4/5/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,000	
5/4/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,000	
6/5/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$36,530	
6/18/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$20,000	
7/9/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,000	
8/6/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$27,000	
9/4/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,000	
10/2/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$37,500	
11/2/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$42,500	
12/3/2018	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$39,000	\$470,041
1/4/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$42,000	
2/4/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$41,500	
3/5/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$38,500	
4/5/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,000	
5/6/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$33,000	
6/3/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,000	
7/2/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,500	
8/5/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$40,500	
9/4/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$42,000	
10/4/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$34,000	
11/4/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$45,500	
12/2/2019	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$43,000	\$480,500
1/3/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$43,500	
2/3/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$46,500	
3/2/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$44,000	
4/2/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$44,500	
5/4/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$43,000	
6/2/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$44,900	
7/2/2020	CHASE CREDIT CRD	5760039224	8611772233	CRISAFULLI, ANTONINO J	\$44,500	\$310,900
					<u>\$3,333,618</u>	<u>\$3,333,618</u>